

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

In re:	§	
	§	CASE NO. 18-65064 -jwc
George Edward Freeman, Jr	§	CHAPTER 13
<i>aka George E. Freeman, Jr.</i>	§	
<i>aka George Freeman</i>	§	
<i>aka George Freeman, Jr.</i>	§	
	§	
Debtor	§	

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Carvana, LLC,	§	CONTESTED MATTER
	§	
Respondent	§	
v.	§	
George Edward Freeman, Jr, Debtor	§	
	§	
Nancy J. Whaley, Trustee	§	
	§	
.....	§	

**OBJECTION TO CONFIRMATION**

COMES NOW, Carvana, LLC, (Carvana) and makes and files its Objection to the Confirmation of the Debtor's Chapter 13 case for the reasons set forth below:

1.

The Debtor's plan lists the creditor as Bridgecrest Credit Company, LLC when the contract and Certificate of Title reflects Carvana, LLC as the creditor.

2.

Carvana, holds a first priority lien on the Certificate of Title to the Debtor's 2015 Infiniti QX50 2WD, VIN: JN1BJ0HP5FM730093.

3.

The subject vehicle was purchased on 10/25/2016, which is within 910 days of the filing of the within case and should be paid in full pursuant to 11 U.S.C Section 1325(a)(9).

4.

The Debtor's plan estimates Carvana's claim in the amount of \$26,788.00 with interest rate at 5.00% monthly payments in the amount of \$592.00, increasing to \$683.00 in 11/2019.

5.

Carvana is entitled to have its claim in the amount paid as fully secured. The contractual interest rate is 7.08%.

6.

The Debtor's proposed monthly payment and interest rate are insufficient to provide Carvana, with adequate protection.

THEREFORE, based upon the above and foregoing facts Carvana objects to the confirmation of the Debtor's Chapter 13 case.

This October 4, 2018

Respectfully Submitted

**/s/ Richard B. Maner**

Richard B. Maner, GA Bar No. 486588

Attorney for Respondent

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**CERTIFICATE OF SERVICE**

This is to certify that I have served a copy of **OBJECTION TO CONFIRMATION** electronically. Those not served electronically have been served by depositing same in the United States Mail in a properly addressed envelope to each with adequate postage thereon as follows:

George Edward Freeman, Jr.  
1205 Metropolitan Avenue SE #233  
Atlanta, GA 30316

Stacey L. Butler  
The Bankruptcy Law Group, LLC  
Suite A  
155 Eagles Walk  
Stockbridge, GA 30281

Nancy J. Whaley  
Nancy J. Whaley, Standing Ch. 13 Trustee  
303 Peachtree Center Avenue  
Suite 120, Suntrust Garden Plaza  
Atlanta, GA 30303

This October 4, 2018

**/s/ Richard B. Maner**  
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